

UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT DISTRICT OF PENNSYLVANIA  
WILKES BARRE DIVISION

In re: GUY D. LABAR § Case No. 5:17-bk-04889  
KARLA JAN LABAR §  
§  
Debtor(s) §

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Jack N. Zaharopoulos, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 11/29/2017.
- 2) The plan was confirmed on 03/22/2018.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on 05/02/2018, 05/30/2018, 02/01/2019, 02/13/2019, 03/12/2019.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on NA.
- 5) The case was completed on 12/08/2022.
- 6) Number of months from filing or conversion to last payment: 60.
- 7) Number of months case was pending: 61.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$68,947.00.
- 10) Amount of unsecured claims discharged without full payment: \$65,016.61.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor(s)	\$ 17,280.00
Less amount refunded to debtor(s)	\$ 0.00
<b>NET RECEIPTS</b>	<b>\$ 17,280.00</b>

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$ 5,000.00
Court Costs	\$ 0.00
Trustee Expenses & Compensation	\$ 1,253.12
Other	\$ 0.00
<b>TOTAL EXPENSES OF ADMINISTRATION</b>	<b>\$ 6,253.12</b>
Attorney fees paid and disclosed by debtor(s):	\$ 0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
VINCENT RUBINO, ESQUIRE	Lgl	0.00	NA	NA	5,000.00	0.00
HRAC LLC	Uns	1,787.43	1,709.35	1,709.35	161.41	0.00
NE PA COMMUNITY FEDERAL	Sec	63,843.35	73,355.71	63,115.19	0.00	0.00
NE PA COMMUNITY FEDERAL	Uns	63,843.35	73,355.71	10,240.52	966.94	0.00
AMERICAN HONDA FINANCE CORP	Sec	1.00	25,680.30	0.00	0.00	0.00
AMERICAN HONDA FINANCE CORP	Uns	1.00	381.80	381.80	36.05	0.00
TOYOTA MOTOR CREDIT	Sec	5,621.00	5,508.24	159.27	0.00	0.00
TD RETAIL CARD SERVICES	Sec	0.00	1,927.23	500.00	500.00	0.00
TD RETAIL CARD SERVICES	Uns	0.00	1,927.23	1,427.23	134.76	0.00
BECKET & LEE	Uns	2,086.73	2,242.08	2,242.08	211.70	0.00
NAVIENT SOLUTIONS, INC	Uns	70,493.99	42,038.22	42,038.22	3,969.37	0.00
SALLIE MAE	Uns	12,248.00	12,558.13	12,558.13	1,185.78	0.00
SALLIE MAE	Uns	0.00	3,837.36	3,837.36	362.33	0.00
SALLIE MAE	Uns	4,892.00	5,057.94	5,057.94	477.59	0.00
PORTFOLIO RECOVERY	Uns	4,578.69	4,816.93	4,816.93	454.83	0.00
PORTFOLIO RECOVERY	Uns	2,665.12	2,859.70	2,859.70	270.02	0.00
PORTFOLIO RECOVERY	Uns	3,257.60	3,476.11	3,476.11	328.23	0.00
QUANTUM3 GROUP, LLC	Uns	293.34	430.20	430.20	40.62	0.00

**Scheduled Creditors:**

Creditor <u>Name</u>	Class	Claim <u>Scheduled</u>	Claim <u>Asserted</u>	Claim <u>Allowed</u>	Principal <u>Paid</u>	Interest <u>Paid</u>
QUANTUM3 GROUP, LLC	Uns	5,254.47	5,726.44	5,726.44	540.71	0.00
QUANTUM3 GROUP, LLC	Uns	91.98	170.31	170.31	16.08	0.00
QUANTUM3 GROUP, LLC	Uns	359.89	453.47	453.47	42.82	0.00
QUANTUM3 GROUP, LLC	Uns	1,709.52	1,868.56	1,868.56	176.44	0.00
QUANTUM3 GROUP, LLC	Uns	1,445.66	1,657.42	1,657.42	156.50	0.00
QUANTUM3 GROUP, LLC	Uns	4,385.25	4,512.03	4,512.03	426.04	0.00
QUANTUM3 GROUP, LLC	Uns	1,901.91	2,060.67	2,060.67	194.58	0.00
QUANTUM3 GROUP, LLC	Uns	1,317.17	1,384.22	1,384.22	130.71	0.00
QUANTUM3 GROUP, LLC	Uns	270.22	359.20	359.20	33.92	0.00
RESURGENT CAPITAL SERVICES	Uns	2,045.41	2,218.32	2,218.32	209.45	0.00
JP MORGAN CHASE BANK, N.A.	Sec	1.00	20,641.39	0.00	0.00	0.00
JP MORGAN CHASE BANK, N.A.	Sec	1.00	18,211.76	0.00	0.00	0.00
RAYMOUR & FLANIGAN	Sec	1,770.07	NA	NA	0.00	0.00
CBNA	Uns	211.00	NA	NA	0.00	0.00
CHASE BANK	Uns	1,749.16	NA	NA	0.00	0.00
HEALTH NETWORK LABORATORIES	Uns	310.26	NA	NA	0.00	0.00
LEHIGH VALLEY HEALTH	Uns	400.58	NA	NA	0.00	0.00
NEPA COMMUNITY FCU	Uns	9,999.16	NA	NA	0.00	0.00
PROFESSIONA ANES SERVICE	Uns	711.59	NA	NA	0.00	0.00
PROGRESSIVE PHYSICIAN	Uns	119.00	NA	NA	0.00	0.00
ST LUKES	Uns	396.82	NA	NA	0.00	0.00
ST LUKES PHYSICIAN GROUP	Uns	247.58	NA	NA	0.00	0.00
SUNOCO/CBNA	Uns	1,481.68	NA	NA	0.00	0.00
THD/CBNA	Uns	1,037.83	NA	NA	0.00	0.00
WAWA/CBNA	Uns	308.85	NA	NA	0.00	0.00

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Debt Secured by Vehicle	\$ 159.27	\$ 0.00	\$ 0.00
All Other Secured	\$ 63,615.19	\$ 500.00	\$ 0.00
<b>TOTAL SECURED:</b>	<b>\$ 63,774.46</b>	<b>\$ 500.00</b>	<b>\$ 0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 0.00	\$ 0.00	\$ 0.00
<b>TOTAL PRIORITY:</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$ 111,486.21</b>	<b>\$ 10,526.88</b>	<b>\$ 0.00</b>

**Disbursements:**

Expenses of Administration	\$ 6,253.12
Disbursements to Creditors	\$ 11,026.88
<b>TOTAL DISBURSEMENTS:</b>	<b>\$ 17,280.00</b>

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 01/10/2023

By: /s/ Jack N. Zaharopoulos  
STANDING CHAPTER 13 TRUSTEE

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.